

FILED  
7/12/24 11:26 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: Jennifer L. Pawlos

)  
) Case No. 24-20553-GLT  
)  
) Chapter 13  
) Debtor(s).  
)  
X Related to Dkt. No. 6

**ORDER OF COURT**  
(Check Boxes That Apply)

☒ Confirming Plan on Final Basis

☒ Chapter 13 Plan dated:  
3-6-24

☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:  
On Interim Basis Solely as Adequate  
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$460 effective 4/2024.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. **Unique Provisions Applicable Only to This Case:** *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$735, beginning 7/24. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This

statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$ \_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:  
\*PWSA CL#1  
\*City & SD of Pittsburgh EIT CL#2
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- 

- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
- 

- ☒ K. Additional Terms and Conditions:

\*The estimated pool of funds available to be paid to non-specially classified general unsecured creditors and §1325(a)(4) minimum is revised to \$20,000.

\* To the extent the Plan is confirmed pre-bar date(s) or the completion of pending or contemplated litigation (including objections to claims), creditors will be paid per plan in the plan amount (or as superseded by this Confirmation Order or other Order of Court) notwithstanding a claim in a greater amount or priority. Debtor is responsible to review all proofs of claims as filed and to take such action(s), including modification of the Plan or this Confirmation Order, as is necessary to address claim discrepancies and/or to address other subsequent events that will affect the adequacy of plan funding.

*\*All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.L.B.R. 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety

(90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

**A.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**B.** The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: July 12, 2024

  
\_\_\_\_\_  
Gregory L. Maddonio jah  
Chief United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:  
Jennifer L Pawlos  
Debtor

Case No. 24-20553-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jul 12, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2024:

Recip ID	Recipient Name and Address
db	+ Jennifer L Pawlos, 1206 Merryfield Street, Pittsburgh, PA 15204-2536
15692546	+ CB/Bread Rewards, 3095 Loyalty Circle, Columbus, OH 43219-3673
15692543	Capital One Auto Finance, P.O. Box 25947, Plano, TX 75025
15692544	+ Capital One Bank, c/o Abrahamsen & Assoc., 120 North Keyser Avenue, Scranton, PA 18504-9701
15692545	+ Carol Pawlos, 1456 Kinmount Street, Pittsburgh, PA 15205-3954
15692553	+ Edwin A Abrahamsen & Assoc., 120 North Keyser Avenue, Scranton, PA 18504-9701
15692558	Midland Funding LLC, c/o Hayt Hayt & Landau, 124 South Broad Street, Suite 1600, Philadelphia, PA 19109
15692559	Nationstar dba Mr Cooper, P.O. Box 199111, Dallas, TX 75235
15692561	+ Quest Diagnostics, P.O. Box 740717, Cincinnati, OH 45274-0717
15692570	+ UPMC Physician Services, P.O. Box 371472, Pittsburgh, PA 15250-7472

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: resurgentbknofications@resurgent.com	Jul 12 2024 23:54:33	CACH LLC, c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 12 2024 23:53:30	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnjts@grblaw.com	Jul 12 2024 23:38:00	City of Pittsburgh & City of Pittsburgh School Dis, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 12 2024 23:38:00	Jefferson Capital Systems, LLC, PO Box 7999, St Cloud, MN 5632-9617
cr	+ Email/Text: ebnpeoples@grblaw.com	Jul 12 2024 23:38:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/Text: ebnpwsa@grblaw.com	Jul 12 2024 23:38:00	Pittsburgh Water and Sewer Authority, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
15692540	+ Email/PDF: AffirmBKNotifications@resurgent.com	Jul 12 2024 23:53:49	Affirm Lending, 650 California Street, 12th Floor, San Francisco, CA 94108-2716
15692541	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Jul 12 2024 23:38:00	Apple Card/GS Bank, 11850 S Election Road, Draper, UT 84020-6814
15715839	Email/PDF: resurgentbknofications@resurgent.com	Jul 12 2024 23:54:47	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15692542	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 12 2024 23:54:11	Capital One, P.O. Box 31293, Salt Lake City, UT 84131-0293

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15717243	+ Email/PDF: acg.acg.ebn@aisinfo.com	Jul 12 2024 23:53:30	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
15707814	Email/PDF: AIS.cocard.ebn@aisinfo.com	Jul 12 2024 23:54:29	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15696853	+ Email/Text: ebnjts@grblaw.com	Jul 12 2024 23:38:00	City of Pittsburgh/City of Pittsburgh School Dist., GRB Law, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15692547	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 12 2024 23:38:00	Comenity Bank/Victoria Secret, 3100 Easton Square Place, Columbus, OH 43219-6289
15692548	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 12 2024 23:38:00	Comenity Capital/Childrens Place, P.O. Box 182120, Columbus, OH 43218-2120
15692549	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 12 2024 23:38:00	Comenity Capital/Famous, P.O. Box 182120, Columbus, OH 43218-2120
15692550	^ MEBN	Jul 12 2024 23:35:26	Comenity Capital/Lands Ends, P.O. Box 182120, Columbus, OH 43218-2120
15692551	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 12 2024 23:38:00	Comenity Capital/Sephora Card, P.O. Box 182120, Columbus, OH 43218-2120
15692552	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jul 12 2024 23:38:00	Comenity Capital/ULTA, P.O. Box 182120, Columbus, OH 43218-2120
15717173	+ Email/Text: jdryer@bernsteinlaw.com	Jul 12 2024 23:38:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15692554	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jul 12 2024 23:38:00	Fortiva/TBOM, 5 Concourse Parkway, Atlanta, GA 30328-5350
15708790	Email/Text: JCAP_BNC_Notices@jcap.com	Jul 12 2024 23:38:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15692555	+ Email/Text: JCAP_BNC_Notices@jcap.com	Jul 12 2024 23:38:00	Jefferson Capital Systems, 200 14th Avenue E, Sartell, MN 56377-4500
15692556	+ Email/Text: PBNCNotifications@peritussservices.com	Jul 12 2024 23:38:00	Kohls/Capital One, P.O. Box 3115, Milwaukee, WI 53201-3115
15710050	Email/PDF: resurgentbknotifications@resurgent.com	Jul 13 2024 00:06:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15707862	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 12 2024 23:38:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15692557	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 12 2024 23:38:00	Midland Funding, P.O. Box 939019, San Diego, CA 92193-9019
15716931	Email/Text: nsm_bk_notices@mrcooper.com	Jul 12 2024 23:38:00	Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
15692560	+ Email/PDF: cbp@omf.com	Jul 13 2024 00:08:26	One Main, 100 International Drive, 15th Floor, Baltimore, MD 21202-4784
15705092	+ Email/PDF: cbp@omf.com	Jul 12 2024 23:54:13	OneMain Financial, PO Box 3251, Evansville, IN 47731-3251
15715750	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jul 13 2024 00:21:06	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
15695734	+ Email/Text: ebnpwsa@grblaw.com	Jul 12 2024 23:38:00	Pittsburgh Water and Sewer Authority, GRB Law, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15717142	Email/Text: bnc-quantum@quantum3group.com	Jul 12 2024 23:38:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15717122	Email/Text: bnc-quantum@quantum3group.com		

District/off: 0315-2

User: auto

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		Jul 12 2024 23:38:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15692563	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 12 2024 23:54:27	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15692564	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 12 2024 23:53:26	SYNCB/PPC, P.O. Box 965005, Orlando, FL 32896-5005
15692565	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 12 2024 23:54:11	SYNCB/Sams Club, 4125 Windward Plaza, Alpharetta, GA 30005-8738
15692566	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jul 12 2024 23:54:29	SYNCB/TJX Co., 4125 Windward Plaza, Alpharetta, GA 30005-8738
15692562	+ Email/Text: BKRMailOPS@weltman.com	Jul 12 2024 23:38:00	Sterling Jewelers, 375 Ghent Road, Akron, OH 44333-4601
15692567	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Jul 12 2024 23:38:00	TBOM, P.O. Box 4499, Beaverton, OR 97076-4499
15715640	Email/Text: bncmail@w-legal.com	Jul 12 2024 23:38:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
15692568	^ MEBN	Jul 12 2024 23:35:56	TD Bank, P.O. Box 1448, Greenville, SC 29602-1448
15692569	+ Email/Text: bncmail@w-legal.com	Jul 12 2024 23:38:00	TD Bank USA/Target Credit, 7000 Target Parkway N, Mail Stop NCD-0450, Minneapolis, MN 55445-4301
15716367	Email/Text: BNCnotices@dcmsservices.com	Jul 12 2024 23:38:00	UPMC HEALTH SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15714509	Email/PDF: ebn_ais@aisinfo.com	Jul 13 2024 00:07:35	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 45

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING



District/off: 0315-2

User: auto

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Total Noticed: 55

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2024 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Christian M Rieger	on behalf of Debtor Jennifer L Pawlos crierlaw@gmail.com
Denise Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Joseph James Perotti, Jr	on behalf of Creditor City of Pittsburgh & City of Pittsburgh School District jperotti@grblaw.com KNicely@grblaw.com
Joseph James Perotti, Jr	on behalf of Creditor Pittsburgh Water and Sewer Authority jperotti@grblaw.com KNicely@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 8